

Old Age, Disability, Death

First law: 1947.

Current laws: 1984 and 1990.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups.

Source of Funds

Insured person: 4.5% of earnings.

Employer: 21.5% of earnings.

Government: No less than 25% of annual social security receipts.

Qualifying Conditions

Old age pension: Age 60 and 120 months of contributions of which 60 were in the 10 years immediately preceding retirement.

Required period of contributions reduced for public officials and members of the military who were between 50 and 60 years old when the law was first implemented.

Disability pension: Substantial inability to perform all types of work or total inability to perform usual occupation.

Partial disability: Partial inability to perform usual occupation.

Survivors' pension: Deceased was insured or pensioner at death.

Old-Age Benefits

Old age pension: 40% of average salary in last two years. Increase of 2% for each year of contribution over 10 years, up to 80% of average salary.

Permanent Disability Benefits

Disability pension: Disabled for all types of work: 40% of base salary.

Constant attendance supplement: 80% of base salary.

Partial disability: 40% of base salary payable for 6 months.

Survivor Benefits

Survivor pension: 40% of base salary payable to widow with children, widow over age 30 or disabled. If the deceased was a pensioner, 80% of pension of deceased. Childless widow under age 30 receives pension for 24 months only. Also payable to dependent widower.

Orphans: 20% of base salary up to age 14 (no limit if student or disabled). Benefit is doubled if there is no surviving spouse.

Funeral grant: 2 months of base salary.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.

Social Security Institute, administration of program.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups, insured's family members, pensioners and the disabled.

Source of Funds

See Old Age, Disability, Death, above.

Qualifying Conditions

Temporary disability: One year of contributions immediately prior to incapacity. Payable to insured and wife of insured.

Maternity benefit: One year of contributions immediately prior to birth.

Sickness and Maternity Benefits

Temporary disability: 50% of base salary, payable from the fourth day of incapacity.

Maternity benefit: 75% of base salary 6 weeks before and 6 weeks after confinement.

Workers' Medical Benefits

Medical Benefits: Medical care up to 26 weeks, according to fee schedule. Free medicine during hospitalization and during pregnancy and post-natal period. In all other cases, insured pays 50% of cost of medicine.

Dependents' Medical Benefits

Medical Benefits for Dependents: Same as for insured.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.

Social Security Institute administers system and provides medical assistance according to agreements with public and private medical and pharmaceutical facilities.

Work Injury

First law: 1947.

Current laws: 1984 and 1990.

Type of program: Social insurance system.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups.

Source of Funds

See Old Age, Disability, Death, above.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Same as for sickness benefits.

Sickness and Maternity

First law: 1947.

Current laws: 1984 and 1990.

Type of program: Social insurance.

Permanent Disability Benefits

Permanent disability pension: Total incapacity for all work, 50% of base salary. Inability to perform usual occupation: 50% of base salary, payable for 48 months.

Partial disability pension: Inability to perform usual occupation: 50% of base salary, payable for 24 months.

Constant attendance supplement: 100% of base salary.

Workers' Medical Benefits

Medical benefits: Free medical care and medicines.

Survivor Benefits

Survivor pension: 50% of base salary.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.

Social Security Institute, administration of program.

Family Allowances

First law: 1950.

Current laws: 1984 and 1990.

Type of program: Social insurance system.

Coverage

Employees, public officials, military, self-employed, clergy, members of production cooperatives, students and other groups.

Source of Funds

See Old Age, Disability, Death, above.

Qualifying Conditions

Family allowances: Insured must be married, widow with children, or single with natural children. Dependents related to insured, if under 14 years of age, student or disabled may also qualify.

Family Allowance Benefits

Family allowances: Determined according to a family point system set by regulation.

Administrative Organization

Ministry of Labor, Social Security and Women's Welfare.

Social Security Institute, administration of program through Family Fund.